

## Attachment P

### Declaration of Marquisha Swanson

## 1 Declaration of Marquisha Swanson

## 2 Pursuant to 28 U.S.C. § 1746

3 I, Marquisha Swanson, hereby declare and state as follows:

4 1. I am a U.S. citizen over the age of eighteen and reside in Jonesboro, Georgia.  
5 2. I have personal knowledge of the following facts, to which I could and would testify  
6 to if I were called to testify as a witness.7 3. In August 2017, I bought a 2010 Dodge Charger from U.S. Auto with a loan from  
8 U.S. Auto.9 4. After my purchase, I started making monthly car note payments to pay back my loan  
10 with U.S. Auto. I never missed a payment from August 2017 to December 2019. Around December  
11 2019 or January 2020, I was twenty days late on my loan payment because I was unemployed at the  
12 time.13 5. I called U.S. Auto and spoke to a representative to make a payment plan so my  
14 account would not be reported as delinquent. I was working again, and about two weeks after  
15 creating this payment plan, I made a scheduled payment of \$400 on my car note. I was current with  
16 my payment plan.17 6. But a day or two after I made that scheduled payment, a tow truck came to my job to  
18 repossess my car. I went outside to speak to the tow truck driver to inquire why my car was getting  
19 towed and the driver told me that U.S. Auto ordered the repossession of my vehicle.20 7. The wrongful repossession took place in front of my job where my colleagues and  
21 customers were able to see. It was embarrassing and caused me emotional distress.22 8. I called U.S. Auto on the same day to inquire why my car was repossessed as I had  
23 made the scheduled payment on my car note. The U.S. Auto representative admitted that my car  
24 should not have been repossessed and it was a mistake on their end. The representative confirmed  
25 that they had received the payment I made. The representative told me that my account would be  
26 credited because of the wrongful repossession of my car. My account was never credited, however.

1        9.        I went and picked up my car from the tow truck company about two days later.  
2        During the two days that I did not have my car, it was very difficult for me to find a ride to work  
3        and to find a ride back home. I had to take an Uber to pick up my car from the tow truck company.

4        10.      In April 2020, I ended up letting my car go back to U.S. Auto because my car started  
5        having transmission problems and it would have been too costly to repair.

6        I declare under penalty of perjury that the foregoing is true and correct.

7        Executed on November 8<sup>th</sup>, 2023.

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9        10        11        Marquisha Swanson

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